

United States Bankruptcy Court
Middle District of Tennessee

In re:
ROY LONNIE HUDGINS
PATRICIA ANN HUDGINS
Debtors

Case No. 13-00467-RSM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0650-3

User: admin
Form ID: b9a

Page 1 of 3
Total Noticed: 31

Date Rcvd: Jan 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2013.

db/jdb
tr
+ROY LONNIE HUDGINS, PATRICIA ANN HUDGINS, 2418 NORTH COMMERCE ROAD, Lebanon, TN 37090-7126
+MICHAEL GIGANDET, LAW OFFICE OF MICHAEL GIGANDET, 208 CENTRE ST, PLEASANT VIEW, TN 37146-7053
5012268 +ADVANCED DIAGNOSTICS, PO BOX 440460, Nashville TN 37244-0460
5012270 ALLIED INTERSTATE, PO BOX 361523, Columbus OH 43236
5012272 +CONVERGENT, 124 SW ADAMS STREET, STE 215, Peoria IL 61602-2321
5012273 +COVINGTON CREDIT, 1123 N. CASTLE HEIGHTS AVE, Lebanon TN 37087-5726
5012274 +CREDIT CENTRAL, 1441 W. BADDOUR PKWY, Lebanon TN 37087-2513
5012275 +DIRECTV, PO BOX 78628, Phoenix AZ 85062-8628
5012279 +EXETOR FINANCE CORP, PO BOX 166008, Irving TX 75016-6008
5012280 +GREG DUGDALE, 1113 NORTH CUMBERLAND, Lebanon TN 37087-2007
5012281 HUGHES NET, PO BOX 3475, Toledo OH 43607-0475
5012283 +MIDDLE TN ELECTRIC, 201 MADDOX SIMPSON PKWY, Lebanon TN 37090-5345
5012285 +SLP COLLECTIONS, PO BOX 35907, Greensboro NC 27425-5907
5012286 +SOLSTAS LAB, PO BOX 71085, Charlotte NC 28272-1085
5012287 +STEAKHOUSE STEAKS C/O UNITED COMPUURED, PO BOX 111100, Cincinnati OH 45211-1100
5012288 +STERN AND ASSOCIATES, PO BOX 63114, Charlotte NC 28263-3114
5012289 +SUNLOAN, 1027 W. MAIN ST, Lebanon TN 37087-3366
5012290 UMC, PO BOX 281384, Atlanta GA 30384-1384
5012291 +UNITED COLLECTION BUREAU, 5620 SOUTHWICK BLVD, Toledo OH 43614-1501
5012292 USABLE LIFE, PO BOX 1650, Little Rock AR 72203-1650
5012293 +VANDERBILT MEDICAL GROUP, PO BOX 121208, Dallas TX 75312-1208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: timadavis@mindspring.com Jan 23 2013 04:20:04 TIMOTHY ART DAVIS,
LAW OFFICE OF TIMOTHY A DAVIS, 115 EAST MAIN STREET, LEBANON, TN 37087
5012267 +E-mail/Text: bankruptcy@advancefinancialinc.com Jan 23 2013 06:36:27 ADVANCE FINANCIAL,
211 WEST HIGH STREET, Lebanon TN 37087-2231
5012269 +E-mail/Text: bankrupt@affiliatedcreditors.com Jan 23 2013 07:33:53 AFFILIATED CREDITORS,
PO BOX 148240, Nashville TN 37214-8240
5012271 E-mail/Text: bankruptcy@cashcall.com Jan 23 2013 05:43:42 CASH CALL, PO BOX 66007,
Anaheim CA 92816
5012276 +EDI: ESSL.COM Jan 23 2013 03:18:00 DISH NETWORK, PO BOX 7203, Pasadena CA 91109-7303
5012278 +E-mail/Text: bknotice@erccollections.com Jan 23 2013 07:40:08 ENHANCED RECOVERY,
8014 BAYBERRY ROAD, Jacksonville FL 32256-7412
5012282 EDI: IRS.COM Jan 23 2013 03:18:00 IRS, PO Box 219236, Kansas City MO 64999
5012284 EDI: SECFIN.COM Jan 23 2013 03:18:00 SECURITY FINANCE, 307 W. MAIN STE G,
Lebanon TN 37087
5012295 +EDI: WFFC.COM Jan 23 2013 03:18:00 WELLS FARGO, PO BOX 14547, Des Moines IA 50306-3547
5012296 +E-mail/PDF: bk@worldacceptance.com Jan 23 2013 05:28:19 WORLD FINANCE, 508 W MAIN ST STE A,
Lebanon TN 37087-4647

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5012277 ELECTRIC
5012294 WATER

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

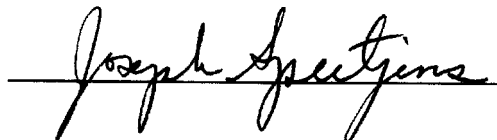
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0650-3

User: admin
Form ID: b9a

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Total Noticed: 31

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF TENNESSEE

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/21/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

ROY LONNIE HUDGINS
2418 NORTH COMMERCE ROAD
Lebanon, TN 37087

PATRICIA ANN HUDGINS
2418 NORTH COMMERCE ROAD
Lebanon, TN 37087

Case Number:
3:13-bk-00467

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-2463
xxx-xx-7206

Attorney for Debtor(s) (name and address):

TIMOTHY ART DAVIS
LAW OFFICE OF TIMOTHY A DAVIS
115 EAST MAIN STREET
LEBANON, TN 37087
Telephone number: 615 444-7272

Bankruptcy Trustee (name and address):

MICHAEL GIGANDET
LAW OFFICE OF MICHAEL GIGANDET
208 CENTRE ST
PLEASANT VIEW, TN 37146
Telephone number: 615 746-4949

Meeting of Creditors

Date: **February 20, 2013**

Time: **10:00 AM**

Location: **Customs House, 701 Broadway, Room 100, Nashville, TN 37203**

Language interpretation at the meeting of creditors will be provided at no cost upon request to the Chapter 7, 11, 12, or 13 Trustee AND U.S. Trustee as soon as possible but preferably within seven (7) days after the commencement of the case. Request Forms may be obtained from the U.S. Trustee or under "U.S. Trustee Info" on the Court's website at <www.tnmb.uscourts.gov>.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The Presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/22/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 Broadway Room 170
Nashville, TN 37203
Telephone number: 615-736-5584

For the Court:

Clerk of the Bankruptcy Court:
MATTHEW T LOUGHNEY

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 1/22/13

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	